

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Massachusetts**

In re **Elmer Jocol, Sr.,**  
**Hilda A. Jocol**

Debtors

Case No. **10-12755**

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>419,687.75</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>88,258.93</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>393,670.19</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>452.36</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>8</b>		<b>276,274.27</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,475.20</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,958.20</b>
Total Number of Sheets of ALL Schedules		<b>24</b>			
Total Assets			<b>507,946.68</b>		
Total Liabilities				<b>670,396.82</b>	

**United States Bankruptcy Court**  
**District of Massachusetts**

In re **Elmer Jocol, Sr.,**  
**Hilda A. Jocol**

Debtors

Case No. 10-12755

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	452.36
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	73,067.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	73,519.36

**State the following:**

Average Income (from Schedule I, Line 16)	5,475.20
Average Expenses (from Schedule J, Line 18)	4,958.20
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	7,670.32

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		662.20
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	452.36	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		276,274.27
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		276,936.47

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
62 Russell Street Waltham, MA 02453		J	389,000.00	368,686.67
10A Avenue 706 Zona 3 De Mixco, Guatemala	Fee simple	W	17,634.99	0.00
\$1.00 USD is worth 8 Guatemalan Quetzels The real estates is worth Q\$141,300.00				
20 De Fuentes Mixco, Guatemala	Fee simple	H	13,052.76	0.00
\$1.00 USD is worth 8 Guatemalan Quetzels The real estate is worth Q\$104,585.00				

Sub-Total > **419,687.75** (Total of this page)Total > **419,687.75**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Bank of America checking account</b>	<b>H</b>	<b>700.00</b>
		<b>Citizens Bank checking account</b>	<b>H</b>	<b>50.00</b>
		<b>Bank of America savings account</b>	<b>W</b>	<b>500.00</b>
		<b>Watertown Savings Bank savings account</b>	<b>H</b>	<b>50.00</b>
		<b>Debtor/Husband has a Sovereign Bank business checking account for Active Cleaning Service, Inc.</b>	<b>H</b>	<b>114.62</b>
		<b>Debtor/Husband has a Sovereign Bank business checking account for Active Cleaning Service, Inc.</b>	<b>H</b>	<b>50.82</b>
		<b>Debtor/Husband has a Danvers Bank business checking account for Active Cleaning Service, Inc.</b>	<b>H</b>	<b>2,863.03</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Usual household goods and furnishings</b>	<b>J</b>	<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Random books</b>	<b>J</b>	<b>100.00</b>
6. Wearing apparel.		<b>Usual wearing apparel</b>	<b>J</b>	<b>100.00</b>
7. Furs and jewelry.		<b>1 Watch, 1 bracelet, 1 pairs of earrings, 1 wedding ring and 1 high school graduation</b>	<b>W</b>	<b>200.00</b>
		<b>1 watch</b>	<b>H</b>	<b>50.00</b>

Sub-Total > **5,828.47**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>Camcorder</b>	<b>J</b>	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life---through Debtor/Wife's employer---no cash value</b>	<b>W</b>	<b>0.00</b>
		<b>Term life insurance---through the Debtor/Husband's company---no cash value</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>New York Life 401(k)---through the Debtor's employer</b>	<b>W</b>	<b>74,983.79</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>The Debtor/Husband owns Active Cleaning Service---no cash value</b>	<b>H</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2009 Federal and State Refund</b>	<b>J</b>	<b>Unknown</b>

Sub-Total > **75,033.79**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1993 Toyota Camry-----182,000 miles</b>	<b>H</b>	<b>1,086.67</b>
		<b>1993 Buick Park Avenue----84,000 miles</b>	<b>J</b>	<b>1,085.00</b>
		<b>1999 Toyota Tacoma----120,000 miles---owned by Active Cleaning</b>	<b>H</b>	<b>4,550.00</b>
		<b>2005 Toyota Siena---41,000 miles---leased vehicle---Active Cleaning---no cash value</b>	<b>H</b>	<b>0.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			

Sub-Total > **6,721.67**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		<b>3 vacuum cleaners, 10 mops, cleaning supplies, 2 floor machines, and 1 Rug Shampoo Machine</b>	<b>H</b>	<b>600.00</b>
		<b>Desktop computer and printer</b>	<b>H</b>	<b>50.00</b>
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.		<b>Broken lawn mower</b>	<b>H</b>	<b>25.00</b>
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **675.00**  
(Total of this page)  
Total > **88,258.93**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds  
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
62 Russell Street Waltham, MA 02453	11 U.S.C. § 522(d)(1)	20,313.33	389,000.00
10A Avenue 706 Zona 3 De Mixco, Guatemala	11 U.S.C. § 522(d)(5)	11,470.00	17,634.99
\$1.00 USD is worth 8 Guatemalan Quetzels The real estates is worth Q\$141,300.00			
20 De Fuentes Mixco, Guatemala	11 U.S.C. § 522(d)(5)	4,041.53	13,052.76
\$1.00 USD is worth 8 Guatemalan Quetzels The real estate is worth Q\$104,585.00			
<b>Cash on Hand</b>			
Cash on Hand	11 U.S.C. § 522(d)(5)	50.00	50.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Bank of America checking account	11 U.S.C. § 522(d)(5)	700.00	700.00
Bank of America savings account	11 U.S.C. § 522(d)(5)	500.00	500.00
Watertown Savings Bank savings account	11 U.S.C. § 522(d)(5)	50.00	50.00
Debtor/Husband has a Sovereign Bank business checking account for Active Cleaning Service, Inc.	11 U.S.C. § 522(d)(5)	114.62	114.62
Debtor/Husband has a Sovereign Bank business checking account for Active Cleaning Service, Inc.	11 U.S.C. § 522(d)(5)	50.82	50.82
Debtor/Husband has a Danvers Bank business checking account for Active Cleaning Service, Inc.	11 U.S.C. § 522(d)(5)	2,863.03	2,863.03
<b>Household Goods and Furnishings</b>			
Usual household goods and furnishings	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Random books	11 U.S.C. § 522(d)(5)	100.00	100.00
<b>Wearing Apparel</b>			
Usual wearing apparel	11 U.S.C. § 522(d)(3)	100.00	100.00
<b>Furs and Jewelry</b>			
1 Watch, 1 bracelet, 1 pairs of earrings, 1 wedding ring and 1 high school graduation	11 U.S.C. § 522(d)(4)	200.00	200.00



B6C (Official Form 6C) (12/07) -- Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>1 watch</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>50.00</b>	<b>50.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Camcorder</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>50.00</b>	<b>50.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>New York Life 401(k)----through the Debtor's employer</b>	<b>11 U.S.C. § 522(d)(10)(E)</b>	<b>74,000.00</b>	<b>74,983.79</b>
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b>			
<b>2009 Federal and State Refund</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>700.00</b>	<b>Unknown</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>1993 Toyota Camry----182,000 miles</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,086.67</b>	<b>1,086.67</b>
<b>1993 Buick Park Avenue----84,000 miles</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,085.00</b>	<b>1,085.00</b>
<b>1999 Toyota Tacoma----120,000 miles---owned by Active Cleaning</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>4,550.00</b>	<b>4,550.00</b>
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
<b>3 vacuum cleaners, 10 mops, cleaning supplies, 2 floor machines, and 1 Rug Shampoo Machine</b>	<b>11 U.S.C. § 522(d)(6)</b>	<b>600.00</b>	<b>600.00</b>
<b>Desktop computer and printer</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>50.00</b>	<b>50.00</b>
<b>Farm Supplies, Chemicals, and Feed</b>			
<b>Broken lawn mower</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>25.00</b>	<b>25.00</b>

Total: **123,750.00** **507,896.68**

Sheet **1** of **1** continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
<b>BAC Home Loans 450 American Street #SV416 Simi Valley, CA 93065</b>	<b>J</b>	<b>Feb. 2006 Second Mortgage 62 Russell Street Waltham, MA 02453</b>				<b>35,150.00</b>	<b>0.00</b>
		Value \$ <b>389,000.00</b>					
Account No.							
<b>City of Waltham Water and Sewer Division P.O. Box 540190 Waltham, MA 02454-0190</b>	<b>J</b>	<b>Water bill 62 Russell Street Waltham, MA 02453</b>				<b>662.20</b>	<b>662.20</b>
		Value \$ <b>389,000.00</b>					
Account No.							
<b>FIA Credit Services, N.A. P.O. Box 15726 Wilmington, DE 19886-5726</b>	<b>H</b>	<b>Judgment Lien 62 Russell Street Waltham, MA 02453</b>				<b>10,157.11</b>	<b>0.00</b>
		Value \$ <b>389,000.00</b>					
Account No.							
<b>Lustig, Glasser &amp; Wilson P.O. Box 9127 Needham, MA 02492-9127</b>	<b>J</b>	<b>Additional creditor for FIA Card Services</b>				<b>0.00</b>	<b>0.00</b>
		Value \$ <b>0.00</b>					
Subtotal (Total of this page)						<b>45,969.31</b>	<b>662.20</b>

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>2009</b>					
<b>New York Life Insurance P.O. Box 6916 Cleveland, OH 44101</b>		<b>W</b>	<b>Right of setoff  New York Life 401(k)----through the Debtor's employer</b>					
			Value \$ <b>74,983.79</b>				<b>24,983.52</b>	<b>0.00</b>
Account No.			<b>October 2004</b>					
<b>Watertown Savings Bank 60 Main Street Watertown, MA 02472</b>		<b>J</b>	<b>First Mortgage  62 Russell Street Waltham, MA 02453</b>					
			Value \$ <b>389,000.00</b>				<b>322,717.36</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>347,700.88</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>393,670.19</b>	<b>662.20</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				<b>2010</b>					
<b>City of Gardner Municipal Building 95 Pleasant Street Gardner, MA 01440</b>		<b>J</b>		<b>Real Estate Tax</b>					<b>0.00</b>
								<b>452.36</b>	<b>452.36</b>
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>452.36</b>	<b>452.36</b>
Total									<b>0.00</b>
(Report on Summary of Schedules)								<b>452.36</b>	<b>452.36</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>ACS/MEFA 501 Bleecker Street Utica, NY 13501</b>	<b>H</b>	<b>November 2006 Education loan</b>				<b>25,520.00</b>
Account No.  <b>ACS/MEFA 501 Bleecker Street Utica, NY 13501</b>	<b>J</b>	<b>Decmeber 2006 Education loan</b>				<b>12,513.00</b>
Account No.  <b>ACS/MEFA 501 Bleecker Street Utica, NY 13501</b>	<b>J</b>	<b>April 2007 Education loan</b>				<b>10,458.00</b>
Account No.  <b>ACS/MEFA 501 Bleecker Street Utica, NY 13501</b>	<b>J</b>	<b>November 2007 Education loan</b>				<b>16,797.00</b>
Subtotal (Total of this page)						<b>65,288.00</b>

7 continuation sheets attached

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>AES/SLX P.O. Box 2461 Harrisburg, PA 17105</b>	W	Nov. 2005 Education loan				7,779.00	
Account No.  <b>Alliance One Receivables Management, Inc. P.O. Box 3100 Southeastern, PA 19398-3102</b>	W	Additional creditor for Chase Bank				0.00	
Account No.  <b>Associated Recovery Sys P.O. Box 469046 Escondido, CA 92046-9046</b>	W	Additional creditor for Bank of America				0.00	
Account No.  <b>BAC Home Loans 450 American Street #SV416 Simi Valley, CA 93065</b>	J	Nov. 2006 Deficiency				Unknown	
Account No.  <b>Balanced Healthcare Receivables 141 Burke Street Nashua, NH 03060</b>	W	Additional creditor for Newton Wellesley Hospital				0.00	
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>7,779.00</b>	

B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Bank of America P.O. Box 1390 Norfolk, VA 23501</b>	<b>X</b>	<b>H</b>  <b>August 2006 to Dec. 2008 Credit card purchases and/or cash advances</b>				<b>9,574.00</b>
Account No.  <b>Bank of America P.O. Box 17054 Wilmington, DE 19884</b>		<b>J</b>  <b>August 2006 to May 2009 Credit card purchases and/or cash advances</b>				<b>14,450.00</b>
Account No.  <b>Bank of America P.O. Box 17054 Wilmington, DE 19884</b>		<b>W</b>  <b>Mardh 2007 to August 2008 Credit card purchases and/or cash advances</b>				<b>8,647.00</b>
Account No.  <b>Capital Management Servicc 726 Exchange Street Suite 700 Buffalo, NY 14210</b>		<b>H</b>  <b>Additional creditor for Chase Bank</b>				<b>0.00</b>
Account No.  <b>Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43081</b>		<b>H</b>  <b>Jan. 2004 to Nov. 2008 Credit card purchases and/or cash advances</b>				<b>12,517.00</b>
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>45,188.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43081</b>		<b>H</b>	<b>May 2000 to Dec. 2008 Credit card purchases and/or cash advances</b>			<b>26,115.00</b>
Account No.						
<b>Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43081</b>		<b>W</b>	<b>Feb. 2000 to Oct. 2008 Credit card purchases and/or cash advances</b>			<b>14,982.00</b>
Account No.						
<b>Discover Card Services P.O. Box 15316 Wilmington, DE 19886</b>		<b>H</b>	<b>October 2000 to December 2008 Credit card purchases and/or cash advances</b>			<b>7,496.00</b>
Account No.						
<b>Emergency Medicine HMFP at BIDMC P.O. Box 3261 Boston, MA 02241-3261</b>		<b>H</b>	<b>May 2008 to June 2008 Medical services</b>			<b>377.00</b>
Account No.						
<b>Financial Recovery Servic P.O. Box 385908 Minneapolis, MN 55438-5908</b>		<b>W</b>	<b>Additional creditor for Bank of America</b>			<b>0.00</b>
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>48,970.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Fredrick J. Hanna &amp; Assoc</b> <b>1427 Roswell Road</b> <b>Marietta, GA 30062</b>	<b>H</b>	<b>Additional creditor for Bank of America</b>				<b>0.00</b>
Account No.  <b>George Dallos, M.D.</b> <b>20 Hope Avenue</b> <b>Suite G06</b> <b>Waltham, MA 02453</b>	<b>W</b>	<b>July 4, 2005 to March 31, 2008</b> <b>Medical services</b>				<b>120.00</b>
Account No.  <b>Global Client Solutions, LLC</b> <b>4500 South 129th East Avenue</b> <b>Suite 177</b> <b>Tulsa, OK 74134</b>	<b>H</b>	<b>Any potential claims</b>		<b>X</b>		<b>0.00</b>
Account No.  <b>HARBHAJAN S. HAYRE</b> <b>7 PARSONS WAY</b> <b>NATICK, MA 01760</b>	<b>H</b>	<b>Feb. 2007</b> <b>Personal Loan</b>		<b>X</b>		<b>100,000.00</b>
Account No.  <b>HARMON LAW OFFICE, P.C.</b> <b>150 CALIFORNIA STREET</b> <b>NEWTON, MA 02458</b>	<b>J</b>	<b>Additional creditor for BAC Home Loans</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>100,120.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>HBCS P.O. Box 83172 Woburn, MA 01813-3172</b>	<b>W</b>	<b>Additional creditor for Newton Wellesley Hospital</b>				<b>0.00</b>
Account No.  <b>MA Board of Higher Education 454 Broadway Suite 200 Revere, MA 02151</b>	<b>W</b>	<b>Oct. 2004 Education loan</b>				<b>Unknown</b>
Account No.  <b>National Grid Collection Department 330 Erie Blvd Syracuse, NY 13202</b>	<b>H</b>	<b>Gas service</b>				<b>1,638.46</b>
Account No.  <b>National Grid Collection Department 330 Erie Blvd Syracuse, NY 13202</b>	<b>H</b>	<b>Gas service</b>				<b>52.52</b>
Account No.  <b>Newton-Wellesly Hosp. 2014 Washington Street Newton, MA 02462</b>	<b>W</b>	<b>September 2009 Medical services</b>				<b>200.00</b>
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,890.98</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
<b>Newton-Wellesly Hosp. Patient Financail Services P.O. Box 3722 Boston, MA 02241</b>	W	<b>Additional creditor</b>				<b>0.00</b>
<b>NSTAR Electric 1 NSTAR Way Westwood, MA 02090</b>	X J	<b>Electric service</b>				<b>422.01</b>
<b>NSTAR Electric 1 NSTAR Way Westwood, MA 02090</b>	H	<b>Electric service</b>				<b>248.77</b>
<b>Radiology---HMFP P.O. Box 3367 Boston, MA 02241-0001</b>	H	<b>May 27, 2008 Medical services</b>				<b>938.00</b>
<b>Sovereign Bank 1 Sovereign Way East Providence, RI 02914</b>	H	<b>Personal Loan</b>				<b>5,429.51</b>
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>7,038.29</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>United Collection Bureau 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614</b>	W	<b>Additional creditor for Chase Bank</b>				0.00
Account No.  <b>Zwicker &amp; Associates, PC 80 Minuteman Road Andover, MA 01810</b>	H	<b>Additional creditor for Discover Bank</b>				0.00
Account No.  						
Account No.  						
Account No.  						
Sheet no. <b>7</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				0.00
		Total (Report on Summary of Schedules)				276,274.27

B6G (Official Form 6G) (12/07)

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Toyota Financial Services P.O. Box 8508 Cedar Rapids, IA 52408-8508</b>	<b>The leased 2005 Toyota Siena</b>

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continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Elmer Jocol, Sr.,  
Hilda A. Jocol**

Case No. **10-12755**

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Active Cleaning Service</b> <b>62 Russell Street</b> <b>Waltham, MA 02453</b> <b>Debtor's company</b>	<b>NSTAR Electric</b> <b>1 NSTAR Way</b> <b>Westwood, MA 02090</b>
<b>Active Cleaning Service, Inc.</b> <b>62 Russell Street</b> <b>Waltham, MA 02453</b> <b>The Debtor's company</b>	<b>Bank of America</b> <b>P.O. Box 1390</b> <b>Norfolk, VA 23501</b>

B6I (Official Form 6I) (12/07)

In re **Elmer Jocol, Sr.  
Hilda A. Jocol**Case No. **10-12755**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Owner and Cleaner</b>	<b>Claims Adjuster</b>
Name of Employer	<b>Active Cleaning Service</b>	<b>Tufts Health Plan</b>
How long employed	<b>15 years</b>	<b>12 years</b>
Address of Employer	<b>62 Russell Street Waltham, MA 02453</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **See Detailed Income Attachment**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance (Specify):

12. Pension or retirement income

13. Other monthly income (Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**The Debtors do not expect any increase or decrease in income in the next year.**

DEBTOR	SPOUSE
\$ <b>5,416.67</b>	\$ <b>3,250.00</b>
\$ <b>0.00</b>	\$ <b>325.00</b>
<b>\$ 5,416.67</b>	<b>\$ 3,575.00</b>
\$ <b>1,650.48</b>	\$ <b>518.29</b>
\$ <b>27.65</b>	\$ <b>313.69</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>86.67</b>	\$ <b>919.69</b>
<b>\$ 1,764.80</b>	<b>\$ 1,751.67</b>
<b>\$ 3,651.87</b>	<b>\$ 1,823.33</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>\$ 3,651.87</b>	<b>\$ 1,823.33</b>
<b>\$ 5,475.20</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)



B6I (Official Form 6I) (12/07)

In re **Elmer Jocol, Sr.**  
**Hilda A. Jocol**

Case No. **10-12755**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>401(k) retirement contribution</b>	\$ <b>0.00</b>	\$ <b>357.50</b>
<b>401(k) loan repayment</b>	\$ <b>0.00</b>	\$ <b>562.19</b>
<b>Accounting Services</b>	\$ <b>86.67</b>	\$ <b>0.00</b>
<b>Total Other Payroll Deductions</b>	\$ <b>86.67</b>	\$ <b>919.69</b>

Case No. **10-12755**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>3,400.00</b>
a. Are real estate taxes included?	Yes <u><b>X</b></u> No <u>      </u>		
b. Is property insurance included?	Yes <u>      </u> No <u><b>X</b></u>		
2. Utilities:		\$	<b>0.00</b>
a. Electricity and heating fuel		\$	<b>108.00</b>
b. Water and sewer		\$	<b>110.00</b>
c. Telephone		\$	<b>0.00</b>
d. Other _____		\$	<b>90.00</b>
3. Home maintenance (repairs and upkeep)		\$	<b>500.00</b>
4. Food		\$	<b>30.00</b>
5. Clothing		\$	<b>19.20</b>
6. Laundry and dry cleaning		\$	<b>56.00</b>
7. Medical and dental expenses		\$	<b>290.00</b>
8. Transportation (not including car payments)		\$	<b>0.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>65.00</b>
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<b>67.00</b>
b. Life		\$	<b>0.00</b>
c. Health		\$	<b>0.00</b>
d. Auto		\$	<b>133.00</b>
e. Other _____		\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<b>0.00</b>
b. Other _____		\$	<b>0.00</b>
c. Other _____		\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
17. Other <u><b>personal grooming</b></u>		\$	<b>90.00</b>
Other _____		\$	<b>0.00</b>

**The Debtors do not expect any increase or decrease in monthly expenses in the next year.**

a. Average monthly income from Line 15 of Schedule I	\$	<b>5,475.20</b>
b. Average monthly expenses from Line 18 above	\$	<b>4,958.20</b>
c. Monthly net income (a. minus b.)	\$	<b>517.00</b>

**United States Bankruptcy Court  
District of Massachusetts**In re **Elmer Jocol, Sr.  
Hilda A. Jocol**

Debtor(s)

Case No. **10-12755**Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 20, 2010Signature /s/ Elmer Jocol, Sr.**Elmer Jocol, Sr.**

Debtor

Date April 20, 2010Signature /s/ Hilda A. Jocol**Hilda A. Jocol**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Massachusetts**

In re **Elmer Jocol, Sr.  
Hilda A. Jocol**

Debtor(s)

Case No. **10-12755**

Chapter **13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

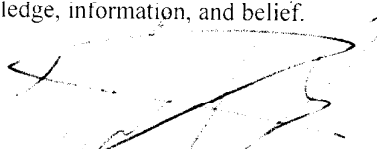
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date

4-17-10

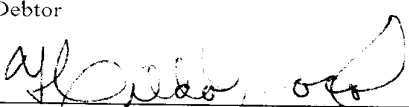
Signature

  
**Elmer Jocol, Sr.**  
Debtor

Date

4/19/10

Signature

  
**Hilda A. Jocol**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of Massachusetts

In re **Elmer Jocol, Sr.**  
**Hilda A. Jocol**

Debtor(s)

Case No. **10-12755**

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,999.50	2010 Debtor/Husband's gross income
\$7,500.00	2010 Debtor/Wife gross income
\$60,625.00	2009 Debtor/Husband's gross income
\$42,532.92	2009 Debtor/Wife's gross income
\$96,270.00	2008 Debtors' joint income

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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## 3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Harbhajan S. Hayre 7 Parsons Way Natick, MA 01760	\$397.00 on 12/28/09, \$1,000 on 2/6/10, \$781.00 on 2/18/10, \$1,000 on 3/4/10	\$3,178.00	\$100,000.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Discover Bank v. Elmer Jocol, Sr. Docket #0951CV708	collection of an alleged debt	Waltham District Court Waltham, MA	Pending
FIA Card Services, N.A. v. Elmer Jocol 0951CV1030	collection of an alleged debt	Waltham District Court Waltham, MA	Plaintiff/creditor obtained judgment against the Debtor/Defendant.
Bank of America v. Elmer Jocol 09MISC406951	Foreclosure proceeding	Worcester County Land Court Worcester, MA	Real estate was foreclosed on by Bank of America on December 16, 2009

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>FIA Credit Services, N.A. P.O. Box 15726 Wilmington, DE 19886-5726</b>		<b>Judicial lien recorded on the Debtors' real estate at 62 Russell Street, Waltham, MA for \$10,157.11</b>

#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Bank of America 450 American Street #SV416 Simi Valley, CA 93065</b>	<b>December 16, 2009</b>	<b>The Debtor's real estate at 6 Moran Street, Gardner, MA was sold at foreclosure by Bank of America</b>

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Marisol Jocol</b>	<b>Debtors' adult daughter</b>	<b>Xmas and Birthday</b>	<b>\$270.00 in total gifts. \$70.00 pair of boats for Xmas and \$200.00 in cash gifts for Xmas and Birthday present.</b>
<b>Elvis Jocol</b>	<b>Debtors' adult son</b>	<b>Xmas and Birthday</b>	<b>\$250.00 in total gifts. \$100.00 in cash for birthday and \$150.00 Blue-Ray player for Xmas.</b>

NAME AND ADDRESS OF PERSON OR ORGANIZATION <b>St. Mary's Church School Street Waltham, MA 02453</b>	RELATIONSHIP TO DEBTOR, IF ANY <b>Debtors' church</b>	DATE OF GIFT <b>weekly cash gifts</b>	DESCRIPTION AND VALUE OF GIFT <b>\$780.00 in cash over the course of the last year.</b>
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#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE <b>Valdettaro &amp; Josephs 705 Centre Street Suite 3 Jamaica Plain, MA 02130  US Bankruptcy Court</b>	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR  <b>On the 7th day of each month between April 7, 2009 and Feb. 7, 2010, the Debtors had \$967.89 debited from their checking account by the debt settler, Global Client Solutions, LLC. Of the \$967.89 monthly payment, Global Client Solutions, LLC retained \$422.17 as an administrative fee and \$55.00 as a maintenance fee. Only \$490.72 of the \$967.89 was placed into the Debtors' escrow account to settle debts</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>\$2,500.00 for representation in this case.  \$274.00 for filing this case.  \$9,678.90 in debits from the Debtors' checking account over the course of the past 12 months before the bankruptcy filing. Global Client Solutions, LLC retained \$4,221.70 as an administrative fee and \$550.00 as a maintenance fee.  \$50.00 for pre-bankruptcy credit counseling</b>
<b>Global Client Solutions, LLC 4500 South 129th East Avenue Suite 177 Tulsa, OK 74134</b>		
<b>Institute of Financial Literacy</b>		



### 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Marisol Jocol</b> <b>62 Russell Street</b> <b>Waltham, MA 02453</b> <b>Debtor's adult daughter</b>	<b>March 15, 2010</b>	<b>The Debtor/Husband's company, Active Cleaning Service, Inc., transferred a 2003 Toyota Rav4 to the Debtors' adult daughter, Marisol Jocol for one dollar. Marisol Jocol, had been making the auto loan payments on the vehicle for several months prior to the transfer because the Debtors could not afford to make the auto loan payments. The auto loan is now paid off in full when Marisol Jocol paid the loan off on Jan. 19, 2010. The vehicle has 80,000 miles and the book value is \$9,130.00.</b>

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Sovereign Bank</b> <b>Waltham, MA 02453</b>	<b>Checking account in the Debtors' names.</b> <b>Final balance was \$50.00</b>	<b>Closed in Jan. 2010. Final</b> <b>balance was \$50.00.</b>

### 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Active Cleaning Service, Inc.</b>	<b>04-3305470</b>	<b>62 Russell Street Waltham, MA 02453</b>	<b>Janitorial service</b>	<b>December 29, 1995 to present</b>

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **April 20, 2010**

Signature **/s/ Elmer Jocol, Sr.**  
**Elmer Jocol, Sr.**  
Debtor

Date **April 20, 2010**

Signature **/s/ Hilda A. Jocol**  
**Hilda A. Jocol**  
Joint Debtor

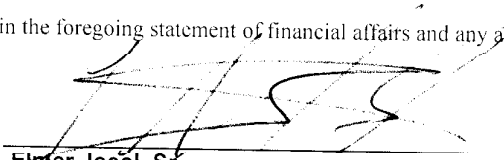
*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

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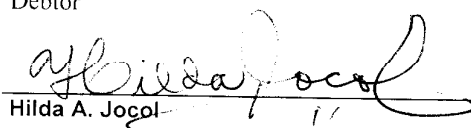
Date 4-19-10

Signature

  
Elmer Jocol, Sr.  
Debtor

Date 4/19/10

Signature

  
Hilda A. Jocol  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
District of Massachusetts

In re **Elmer Jocol, Sr.**  
**Hilda A. Jocol**

Debtor(s)

Case No. **10-12755**  
Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u><b>3,500.00</b></u>
Prior to the filing of this statement I have received .....	\$	<u><b>2,500.00</b></u>
Balance Due .....	\$	<u><b>1,000.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 20, 2010**

**/s/ Robert M. Josephs BBO**  
**Robert M. Josephs BBO #628655**  
**Valdettaro & Josephs**  
**705 Centre St., Ste.3**  
**Jamaica Plain, MA 02130-2551**  
**(617) 522-3200 Fax: (617) 524-0368**  
**antjoval@juno.com; robertjosephs2003@yahoo.com**

United States Bankruptcy Court  
District of Massachusetts

In re Elmer Jocol, Sr.  
Hilda A. Jocol

Debtor(s)

Case No. 10-12755  
Chapter 13

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For legal services, I have agreed to accept

\$ 3,500.00

Prior to the filing of this statement I have received

\$ 2,500.00

Balance Due

\$ 1,000.00

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:



Debtor



Other (specify):

4. The source of compensation to be paid to me is:



Debtor



Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

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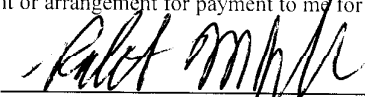
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

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**CERTIFICATION**

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Dated: 4/19/10



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